

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Donald Jay Bishop  
Debtor

Case No. 17-01522-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db  
4909140 +Donald Jay Bishop, 245 South Walnut Street, Burnham, PA 17009-1723  
+Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,  
Saint Louis, MO 63179-0040  
4909141 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
4909142 Credit Control, LLC, P.O. 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042  
49091517 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4909151 Valley Rural Electric Cooperative, PO Box 477, Huntingdon, PA 16652-0477

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4909138 EDI: CAPITALONE.COM Aug 10 2017 18:58:00 Capital One Bank (USA) N.A.,  
ATTN: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285  
4909139 +EDI: CHASE.COM Aug 10 2017 18:58:00 Chase Card, ATTN: Correspondence Dept.,  
P.O. Box 15298, Wilmington, DE 19850-5298  
4909143 E-mail/Text: bankruptcynotice@fcbanking.com Aug 10 2017 18:53:34 First Commonwealth Bank,  
P.O. Box 537, Indiana, PA 15701-0537  
4909144 EDI: HFC.COM Aug 10 2017 18:58:00 HSBC, Cardmember Services, P.O. Box 5250,  
Carol Stream, IL 60197-5250  
4909146 EDI: IRS.COM Aug 10 2017 18:58:00 Internal Revenue Service,  
Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
4909147 +EDI: RESURGENT.COM Aug 10 2017 18:58:00 LVNV Funding, LLC, Attn: Bankruptcy Department,  
P.O. Box 10587, Greenville, SC 29603-0587  
4909148 EDI: PRA.COM Aug 10 2017 18:58:00 Portfolio Recovery Associates, LLC,  
ATTN: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541  
4909149 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 10 2017 18:53:45 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4909150 EDI: RMSC.COM Aug 10 2017 18:58:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4909145 Huston D. Godwin  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Jeffrey Wayne Ross on behalf of Debtor Donald Jay Bishop jross@shepleylaw.com,  
jeffreywross@hotmail.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Donald Jay Bishop**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3614**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

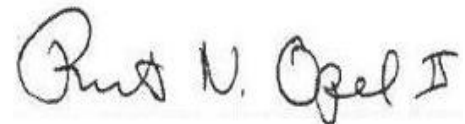
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01522-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald Jay Bishop

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 10, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**